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AMENDMENTS TO THE CLAIMS

1. (currently amended) A <u>computer</u> system for delivering a <u>at least one</u> financial messages to a client user regarding financial activity, <u>the computer system</u> <u>comprising at least one computing device</u> comprising:

a registration system <u>program</u> configured to register a client user and determine messages to be received by the client user;

a message creation system <u>program</u> configured to monitor financial activity, create messages as requested by the client user regarding the activity and deliver messages; and an intervention system <u>program</u> configured to allow an internal user of the system to at least one of add to or and edit content of a message to a client user prior to delivery.

- 2. (currently amended) The system as recited by claim 1, wherein the registration system <u>program</u> includes a registration interface module configured to create a client user preference designation interface to determine the messages <u>to be</u> received by the client user.
- 3. (currently amended) The system as recited by claim 1, the at least one computing device further comprising a program for providing a user message inbox for viewing a client user message.
- 4. (original) The system as recited by claim 1, wherein the system is accessible by the client user from an online financial transaction forum.
- 5. (currently amended) The system as recited by claim 1, the at least one computing device further comprising an internal user interface system program.
- 6. (currently amended) The system as recited by claim 5, wherein the internal user interface system <u>program comprises</u> includes a financial advisor interface module configured to ereate provide:

an advisor client user preference designation interface for designating client user preferences;

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an advisor preference interface for designating advisor message preferences; and an advisor message inbox for viewing client user or advisor messages.

- 7. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a program providing a client user searching mechanism.
- 8. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a reporting system program for generating reports.
- 9. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a program for providing a user list edit interface which prevents delivery of a message to the client user.
- 10. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a program for providing a manager user message viewing interface.
- 11. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a program for providing a client service agent interface including a message viewing interface.
- 12. (currently amended) The system as recited by claim 5, the at least one computing device further comprising a program for providing a marketing interface including a disclaimer interface, a message type creating interface and a message template editing interface.
- 13. (original) The system as recited by claim 1, further comprising a market feed for supplying market data.
- 14. (currently amended) The system as recited by claim 1, the at least one computing device further comprising a security and authentication system program for eonfigured to controlling access to and within the system.

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15. (currently amended) The system as recited by claim 1, the at least one computing device further comprising a program for providing at least one of an on-line chat system, a video conference system and a webcasting system.

- 16. (original) The system as recited by claim 1, wherein the messages are deliverable via electronic mail, facsimile, telephone, or wireless device.
- 17. (original) An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

 means for designating internal user message preferences;

 means for designating client user message preferences;

 means for viewing client user or internal user messages;

 means for replying to client user messages;

 means for creating messages; and

 means for searching for messages for a client user.
- 18. (currently amended) A <u>computerized</u> method for delivering a financial message to a client user <u>in a financial communication system</u>, comprising the steps of:

 gathering client user message preferences from the client user;

 creating a client user message in accordance with the client user message

 preferences; <u>and</u>

providing a user interface allowing an internal user to adding a personalized note

from an internal user to a the client user message prior to delivery; and

delivering the message with the personalized note to the client user.

- 19. (currently amended) The method as recited by claim 18, wherein the step of gathering client user message preferences includes comprises providing a user interface for an internal user designation of the client user message preferences.
- 20. (currently amended) The method as recited by claim 18, wherein the step of creating a client user message includes comprises the steps of monitoring financial activity and preparing a client user message regarding the financial activity.

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21. (original) The method as recited by claim 18, further comprising the step of reviewing messages prior to delivery for regulatory compliance.